



PATENT  
Customer No. 22,852  
Attorney Docket No. 5793.3013-00-

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
 )  
Robert Arthur KOTTMEIER, JR. et al. )  
 )  
Application No.: 09/659,585 ) Group Art Unit: 3627  
 )  
Filed: September 11, 2000 ) Examiner: James A. Kramer  
 )  
For: SYSTEM AND METHOD FOR )  
PROVIDING A CREDIT CARD )  
WITH MULTIPLE CREDIT LINES )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RECEIVED**  
APR 07 2004  
**GROUP 3600**

**REQUEST FOR RECONSIDERATION**

In reply to the Office Action mailed January 5, 2004, Applicants respectfully  
request reconsideration in view of the following remarks:

A listing of the claims showing their status begins on page 2 of this paper.

Remarks and Arguments follow the listing of claims section of this paper  
beginning on page 10.